

Report No. 314
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call September 30, 2000
(In thousands of Dollars)

Assets	94 State Banks	3 Trusts	Bank of North Dakota		Total Reporting
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$152,908	(\$106)		\$106,470	\$259,272
Interest-bearing balances	\$33,019	\$1,231			\$34,250
Securities	\$1,355,260	\$1,982		\$205,209	\$1,562,451
Federal funds sold and securities purchased/agreements to sell	\$74,742			\$195,525	\$270,267
Loans & lease financing receivables:					
Loans & leases, net of unearned income	\$3,772,674		\$1,150,917		\$4,923,591
Less: Allowance for loan & lease losses	<u>\$61,304</u>		<u>\$21,099</u>		<u>\$82,403</u>
Loans & leases, unearned income, allowances & reserve	\$3,711,370			\$1,129,818	\$4,841,188
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$87,717	\$389		\$2,786	\$90,892
Other real estate owned	\$5,615	\$585		\$53	\$6,253
Investments in unconsolidated subsidiaries & assoc. companies	\$92				\$92
Intangible assets	\$15,748			\$3,469	\$19,217
Other assets	<u>\$157,434</u>	<u>\$1,456</u>		<u>\$29,067</u>	<u>\$187,957</u>
Total Assets	<u>\$5,593,905</u>	<u>\$5,537</u>		<u>\$1,672,397</u>	<u>\$7,271,839</u>
Liabilities					
Deposits:					
In domestic offices	\$4,697,789			\$1,100,994	\$5,798,783
Noninterest-bearing	\$540,039		\$101,837		\$641,876
Interest-bearing	<u>\$4,157,750</u>		<u>\$999,157</u>		<u>\$5,156,907</u>
Federal funds purch & secur sold under agreements to repurchase	\$106,991			\$116,092	\$223,083
Demand notes issued to the US Treasury	\$2,300				\$2,300
Other borrowed money	\$188,206	\$197		\$258,664	\$447,067
Subordinated notes and debentures	\$918				\$918
Other liabilities	<u>\$74,808</u>	<u>\$851</u>		<u>\$51,181</u>	<u>\$126,840</u>
Total Liabilities	\$5,071,012	\$1,048		\$1,526,931	\$6,598,991
Equity Capital					
Perpetual preferred stock	\$500				\$500
Common Stock	\$37,061	\$788		\$22,000	\$59,849
Surplus	\$225,813	\$345		\$22,000	\$248,158
Undivided profits & capital reserves	\$271,245	\$3,354		\$102,066	\$376,665
Net unrealized holding gains (losses) on available for sale securities	(\$11,733)	<u>\$2</u>		(\$600)	(\$12,331)
Accumulated net gains on cash flow hedges	<u>\$7</u>				<u>\$7</u>
Total Equity Capital	<u>\$522,893</u>	<u>\$4,489</u>		<u>\$145,466</u>	<u>\$672,848</u>
Total Liabilities and Equity Capital	<u>\$5,593,905</u>	<u>\$5,537</u>		<u>\$1,672,397</u>	<u>\$7,271,839</u>
Average Ratios of State Banking Institutions	9/30/2000	6/30/2000	3/31/2000	12/31/1999	9/30/1999
Total Capital/Reserves to Total Assets	10.29%	10.30%	10.42%	10.31%	10.64%
Total Capital to Total Deposits	11.13%	11.07%	10.59%	10.45%	11.20%
Total Loans to Total Assets	66.71%	66.45%	61.89%	62.26%	64.96%
Loan Valuation Res to Total Loans (Gross)	1.62%	1.62%	1.71%	1.66%	1.66%
Total Loans to Total Deposits	80.31%	80.77%	71.82%	72.28%	77.54%
Return on Assets (Annualized)	1.18%	1.25%	1.20%	1.10%	1.17%
Increase in Deposits 9-30-99 to 9-30-00	8.32%				
Increase in Loans 9-30-99 to 9-30-00	12.19%				
Increase in Total Assets 9-30-99 to 9-30-00	9.25%				